

Exhibit M

UZICK & ONCKEN, P.C.

Jeffrey H. Uzick

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October 27, 2009

Ms. Denise Jungen
Advocacy Resolution Specialist
GMAC Mortgage
3451 Hammond Avenue
Waterloo, IA 50704

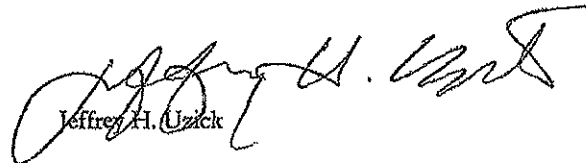
RE: Account Number: [REDACTED] 1023
Mortgagor: Richard D. Rode
Property Address: 2301 West Lawther Lane, Deer Park, Texas, 77536

Dear Ms. Jungen:

My client, Richard Rode, nor I, have yet to receive the completely-signed copy of the Fixed Rate Loan Modification Agreement in the above-referenced matter. Mr. Rode is ready to make the requested payment of \$3,013.70 on November 1st, per that Agreement, but there is concern as to how GMAC will be applying that payment considering the recent activity listed on the October 19th statement. That statement lists several items that do not explain where funds from escrow are being applied. For example, \$10,000.00 taken from escrow on 10-19 and applied to "Other" or "PD LN MOD CAP FNDS" and \$83.00 applied to "Other" or "PD CORP ADV 3 DRM", along with various other "Fee Paid" items.

Please reply as soon as possible to our request for an accounting of the recent escrow withdrawals and fees contributed to this account, along with the fully-executed Fixed Rate Loan Modification Agreement in time for Mr. Rode to make his November 1st payment timely, as agreed.

Very truly yours,


Jeffrey H. Uzick

5/dr\973.090059
Enclosure
FAXED

2702 Treble Creek • San Antonio

EXHIBIT

" E "

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